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Official Form 1 (1/08) **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Brewer, Ashanti All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-2921 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 3849 W. 19th Street apt 3 ZIPCODE ZIPCODE Chicago IL 60623 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million

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Voluntary Petition	Name of Debtor(s):	/ 8			
(This page must be completed and filed in every case)	Brewer, Ashanti				
All Prior Bankruptcy Cases Filed Within Last 8 Yo	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	Case Number:	Date Filed:			
NONE Location Where Filed:	Case Number:	Date Filed:			
	The state of the s	1 11% 11 0			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of Name of Debtor:	Case Number: (If more than one, att	Date Filed:			
rvanic of Decor.	Case (valide).	Date Tiled.			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	(To be completed if	may proceed under chapter 7, 11, 12 re explained the relief available under re delivered to the debtor the notice			
	Exhibit C	Date			
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent and identifiable h	narm to public health			
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a separate Exhi	ibit D.)			
Exhibit D completed and signed by the debtor is attached and made p If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a					
Information	Regarding the Debtor - Venue				
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the		lays immediately			
There is a bankruptcy case concerning debtor's affiliate, general partner,					
Debtor is a debtor in a foreign proceeding and has its principal place of be principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the relief sought in the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the principal place of business or assets in the United States but is a defendant to the place of business or assets and the principal place of business or assets and the principal place of business or assets and the place of business or assets and the place of business or assets and the place of business or asset business or as a second to business or a second to business or as a second to business or a second to business or a second to business or a	ant in an action proceeding [in a federal or state co	*			
	Resides as a Tenant of Residential Property applicable boxes.)				
Landlord has a judgment against the debtor for possession of debto	**	wing.)			
	(Name of landlord that obtained judge	ment)			
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession					
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-da	ay			
☐ Debtor certifies that he/she has served the Landlord with this certif	ñcation. (11 U.S.C. § 362(1)).				

Case 08-08408 Doc 1 Filed 04/08/08 Entered 04/08/08 07:51:08 Desc Main Official Form 1 (1/08) Document Page 3 of 43 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Brewer, Ashanti **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Brewer, Ashanti Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ MICHAEL R. RICHMOND I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document MICHAEL R. RICHMOND 3124632 and the notices and information required under 11 U.S.C. \S 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \S 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) HELLER & RICHMOND, LTD. bankruptcy petition preparers, I have given the debtor notice of the Firm Name maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 33 NORTH DEARBORN STREET 19 is attached. **SUITE 1600** CHICAGO IL 60602 Printed Name and title, if any, of Bankruptcy Petition Preparer (312) 781-6700 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets

Title of Authorized Individual

Date

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B22A (Official Form 22A) (Chapter 7) (01/08)

(If known)

In re	Brewer, Ashanti
_	Debtor(s)
Case	Number:

According to the calculations required by this statement:

☐ The presumption arises.

★ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETER	AND MON-CONSUMER DE	BIONS				
1A	If you are a disabled veteran described in the Veteran's Declaration in the Veteran's Declaration, (2) check the box for "The presumption does not verification in Part VIII. Do not complete any of the remaining parts of this	arise" at the top of this statement, and (3) comp					
IA	Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).						
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
	☐ Declaration of non-consumer debts. By checking this box, I dec	are that my debts are not primarily consumer de	ebts.				
	Part II. CALCULATION OF MONTHLY IN	COME FOR § 707(b)(7) EXCLUS	ION				
	Marital/filing status. Check the box that applies and complete the balar a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for						
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.						
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.						
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.						
	All figures must reflect average monthly income received from all source months prior to filing the bankruptcy case, ending on the last day of the of monthly income varied during the six months, you must divide the six result on the appropriate line.	month before the filing. If the amount	Column A Debtor's Income	Column B Spouse's Income			
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$1,583.83	\$			
4	Income from the operation of a business, profession, or farm. the difference in the appropriate column(s) of Line 4. If you operate more farm, enter aggregate numbers and provide details on an attachment. Do not include any part of the business expenses entered on Line	not enter a number less than zero.					
	a. Gross receipts	\$0.00					
	b. Ordinary and necessary business expenses	\$0.00	\$0.00	\$			
	c. Business income	Subtract Line b from Line a		7			
	Rent and other real property income. Subtract Line b from Line in the appropriate column(s) of Line 5. Do not enter a number less than any part of the operating expenses entered on Line b as a deduction						
5	a. Gross receipts	\$0.00	•				
	b. Ordinary and necessary operating expenses	\$0.00	•				
	c. Rent and other real property income	Subtract Line b from Line a	\$0.00	\$			
6	Interest, dividends, and royalties.		\$0.00	\$			

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B22A (O	official Form 22A) (Chapter 7) (01/08) - Cont. Page 5 01 43		2
7	Pension and retirement income.	\$0.00	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is icompleted.	\$0.00	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00 Spouse \$	#0.00	6
	be a benefit under the Social Security Act Debtor \$0.00 Spouse \$	\$0.00	\$
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a. 0		
	b. 0		
	Total and enter on Line 10	\$0.00	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$1,583.83	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$1,583.83	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$19,005.96			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 3				
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	Enter the amount from Line 12.		\$			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Column B that was NOT paid on a regular basis for the household edependents. Specify in the lines below the basis for excluding the C spouse's tax liability or the spouse's support of persons other than the amount of income devoted to each purpose. If necessary, list addition not check box at Line 2.c, enter zero. a. b. c. Total and enter on Line 17	expenses of the debtor or the debtor's column B income (such as payment of the he debtor or the debtor's dependents) and the	•			
	I otal and enter on line 17		*			

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\$ Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.

Part V. CALCULATION OF DEDUCTIONS FROM INCOME						
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19A	National Standards: food, clothing, and other item Standards for Food, Clothing and Other Items for the a www.usdoj.gov/ust/ or from the clerk of the bankrup	applicable hous	in Line 19A the "Total" amou ehold size. (This information			\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.					
	Household members under 65 years of age	Но	ousehold members 65 yea	rs of age or o	lder	
	a1. Allowance per member	a2.	Allowance per member			
	b1. Number of members	b2.	Number of members			
	c1. Subtotal	c2.	Subtotal			\$
20A	Local Standards: housing and utilities; non-mortg IRS Housing and Utilities Standards; non-mortgage ex (This information is available at www.usdoj.gov/ust/ or to	penses for the	applicable county and house			\$
20B	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. IRS Housing and Utilities Standards; mortgage/rental expense					
21						\$
22A	 ☑ 0 ☐ 1 ☐ 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census 					\$
22B	Local Standards: transportation; additional public for a vehicle and also use public transportation, and you your public transportation expenses, enter on Line 22B Transportation. (This amount is available at <a href="https://www.uscandor.org/w</td><td>u contend that
the " public="" td="" tr<=""><td>you are entitled to an addition</td><td>nal deduction t</td><td></td><td>\$</td>	you are entitled to an addition	nal deduction t		\$	

	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	1	2 or more.			
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a.	IRS Transportation Standards, Ownership Costs	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		\$
	C.	Net ownership/lease expense for Vehicle 1		e b from Line a.	
24	Con Ente (avai the A	al Standards: transportation ownership/lease expense; Vehicle in plete this Line only if you checked the "2 or more" Box in Line 23. In the a below, the "Ownership Costs" for "One Car" from the IRS lable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy could be and enter the result in Line 24. Do not enter an amount least IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2	Local Standa urt); enter in Li ated in Line 42	se b the total of strength subtract Line b s	
				Subtract Line b from Line a.	\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.				
26	Other Necessary Expenses: mandatory payroll deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$	
28	to pa	er Necessary Expenses: court-ordered payments. Enter ay pursuant to the order of a court or administrative agency, such as so not include payments on past due support obligations included	pousal or chil	thly amount that you are required d support payments.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			\$	
30		,	,	int that you actually expend on other educational payments.	\$
31	care paid	that is required for the health and welfare of yourself or your dependence by a health savings account, and that is in excess of the amount entered tinclude payments for health insurance or health savings accounts.	ents, that is no ered in Line 19	B.	\$
32	actua page	er Necessary Expenses: telecommunication services. Er ally pay for telecommunication services other than your basic home tears, call waiting, caller id, special long distance, or internet service to welfare or that of your dependents. Do not include any amounts.	elephone and on the extent ne	ecessary for your health	6
33	Tota	Il Expenses Allowed under IRS Standards. Enter the total of L	ines 19 throu	gh 32	\$

	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32					
			ance and Health Savings Account E hat are reasonably necessary for yours		the monthly expenses in the dependents.	
	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
34	C.	Health Savings Account	\$			
34	Total	and enter on Line 34	+			\$
	•	u do not actually expend this below:	s total amount, state your actual to	tal average monthly expe	enditures in the	
35	monthl elderly,	y expenses that you will contin	re of household or family members ue to pay for the reasonable and nece mber of your household or member of	ssary care and support o	f an	\$
36	incurre		Enter the total average reas r family under the Family Violence Pre ure of these expenses is required to be	vention and Services Act		\$
37	provide your case trustee with documentation of your actual expenses, and you must demonstrate that					\$
38	with documentation of your actual expenses, and you must explain why the amount claimed is					\$
39	or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is					\$
40		nued charitable contribution f cash or financial instruments	s. Enter the amount that you w to a charitable organization as defined			\$
41	Total A	Additional Expense Deduction	ons under § 707(b). Enter the tot	tal of Lines 34 through 40)	\$
			Subpart C: Deductions fo	or Debt Payment		
	Future payments on secured claims. For each of your debts that is secured by an interest in you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
42	a.			\$	☐ yes ☐no	
	b.			\$	☐ yes ☐no	
	C.			\$	yes no	
	d.			\$	yes no	
	e.			\$	☐ yes ☐no	
				Total: Add Lines a - e		\$

322A (C	fficial	Form 22A) (Chapter 7) (01/	_{08) - Cont} .Document Pa	ge 9 of 43	6	
	reside you m in add would	nay include in your deduction dition to the payments listed in I include any sums in default	ims. If any of the debts listed in L r property necessary for your support or 1/60th of any amount (the "cure amount" n Line 42, in order to maintain possession that must be paid in order to avoid reposwing chart. If necessary, list additional er) that you must pay the creditor n of the property. The cure amount session or foreclosure. List and		
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
43	a.			\$		
	b.			\$		
	C.			\$		
	d.			\$		
	e.			\$		
		1		Total: Add Lines a - e	\$	
44	as pri		y claims. Enter the total amount, imony claims, for which you were liable a ons, such as those set out in Line 28.	divided by 60, of all priority claims, such the time of your bankruptcy filing.	\$	
	the fo	ter 13 administrative experior of the amount	nses. If you are eligible to file a case nount in line a by the amount in line b, and			
	a.	Projected average monthly	Chapter 13 plan payment.	\$		
45	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	C.	Average monthly administr	ative expense of Chapter 13 case	Total: Multiply Lines a and b	\$	
46	Total	Deductions for Debt Payn	nent. Enter the total of Lines 42 throu	ıgh 45.	\$	
			Subpart D: Total Deduction	ons from Income		
47	Total	of all deductions allowed	under § 707(b)(2). Enter the total	of Lines 33, 41, and 46.	\$	
		Part V	I. DETERMINATION OF § 7	07(b)(2) PRESUMPTION		
48	Enter	the amount from Line 18 (Current monthly income for § 707(b)	2))	\$	
49	Enter	the amount from Line 47 (Total of all deductions allowed under	§ 707(b)(2))	\$	
50	Mont result	hly disposable income und	der § 707(b)(2). Subtract Line 49	from Line 48 and enter the	\$	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.				\$	
	Initia	l presumption determination	on. Check the applicable box and pro	oceed as directed.		
52	☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI. (Lines 53 through 55).					
53	•		non-priority unsecured debt		\$	
54		shold debt payment amour	· ·	by the number 0.25 and enter	\$	
		ndary presumption determ	nination. Check the applicable box	and proceed as directed.	<u> </u>	
55	☐ Th the to ☐ Th	e amount on Line 51 is les p of page 1 of this statement e amount on Line 51 is equ	s than the amount on Line 54. , and complete the verification in Part VII ual to or greater than the amount on L	Check the box for "The presumption does not arise" at		

PART VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
		Expense Description	Monthly Amount	l		
	a.		\$	l		
	b.		\$	l		
	C.		\$	l		
		Total: Add Lines a, b, and c	\$	ı		
		Part VIII: VERIF	ICATION			
57		re under penalty of perjury that the information provided in this state ebtors must sign.)	ement is true and correct. (If this a joint case,			
	Date: _	Signature: /s/ Brewer, A. (Debtor)	shanti			
	Date:	Signature:				

(Joint Debtor, if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Brewer ,	Ashanti		Case No.		
			Chapter	7	
		Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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☐ [Must be accon	npanied by so as to l reasonab	a motion for deterning a motion for deterning the incapable of read Disability. (Defined	mination by the din 11 U.S.Calizing and made in 11 U.S.Capate in a cred	the court.] C. § 109 (h)(4) as impaire aking rational decisions w S. § 109 (h)(4) as physica lit counseling briefing in p	se of: [Check the applicated by reason of mental illnewith respect to financial resplay impaired to the extent of erson, by telephone, or through	ss or mental deficier onsibilities.); being unable, after	ісу
☐ of 11 U.S.C. {		nited States truste es not apply in this	•	tcy administrator has dete	ermined that the credit cour	seling requirement	
I certif	fy under p	enalty of perjury	that the info	ormation provided abov	e is true and correct.		
Signature of D	Debtor:	/s/ Brewer	, Ashan	ti			
Date [.]							

Rule 2016(b) (8 Gase 08-08408 Doc 1 Filed 04/08/08 Entered 04/08/08 07:51:08 Desc Main Page 13 of 43 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re	Brewer, Asha	nti					Case No. Chapter 7	7
						/ Debtor		
	Attorney for Debtor:	MICHAEL	R.	RICHMOND				

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	pursuant to	Rule 2016(b)	Bankruptcy	Rules	states that
THE UNIQUISIGNED,	pursuant to	1 (uic 20 10(b),	Dariniapicy	i tuico,	states triat

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in 450.00 b) Prior to the filing of this statement, debtor(s) have paid \$ 0.00
- 299.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

> X/s/ MICHAEL R. RICHMOND Attorney for Petitioner: MICHAEL R. RICHMOND

HELLER & RICHMOND, LTD. 33 NORTH DEARBORN STREET

SUITE 1600

CHICAGO IL 60602

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UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.						
	/s/Brewer, Ashanti					
Date	Signature of Debtor	Case Number				

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In re Brewer, Ashanti	Case No
Debtor(s)	, (if known

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None	Community		None
	1		

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re Brewer, Ashanti	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e		feW intJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Guarantee Bank checking Location: In debtor's possession		\$ 5.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		furniture Location: In debtor's possession		\$ 300.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	x			
6. Wearing apparel.		wearing apparel Location: In debtor's possession		\$ 300.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

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In re Brewer, Ashanti	. Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

					I
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and	X				
unincorporated businesses. Itemize.	Λ				
Interests in partnerships or joint ventures. Itemize.	x				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2007 Federal tax refund			\$ 1,886.00
		Location: In debtor's possession			
	x				
 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 	Α				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other		1999 Ford Taurus			\$ 1,000.00
vehicles and accessories.		Location: In debtor's possession			
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				

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In re Brewer, Ashanti	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Greet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		Husband- Wife-	W	in Property Without Deducting any Secured Claim or
	е	Co	Joint- ommunity-	C	Exemption
29. Machinery, fixtures, equipment and supplies used in business.	X	'			
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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In re Brewer, Ashanti	Case No.
Debtor(s)	, Gase No(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Guarantee Bank checking	735 ILCS 5/12-1001(b)	\$ 5.00	\$ 5.00
furniture	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
wearing apparel	735 ILCS 5/12-1001(a)	\$ 300.00	\$ 300.00
2007 Federal tax refund	735 ILCS 5/12-1001(b)	\$ 1,886.00	\$ 1,886.00
1999 Ford Taurus	735 ILCS 5/12-1001(c)	\$ 1,000.00	\$ 1,000.00

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In re Brewer, Ashanti
______, Case No._______
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If A	
Account No:										
			Value:							
Account No:										
			Value:		+					
Account No:										
			Value:		\dashv					
No continuation sheets attached				S	ubto	tal	\$	\$ 0.00	\$	0.0
					I of th		ige)			
				(Use only			ge)	\$ 0.00 (Report also on Summary of	(If applicable, report a	0.0

Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

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ln re <u>Brewer, Ashanti</u>		, Case No.	
	D - I-4/-)	•	

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

cont	tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Brewer, Ashanti	, Case No.
	·

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7687 Creditor # : 1 Aac Po Box 2036 28405 Van Dyke Rd Warren MI 48093		Н					\$ 564.00
Account No: 7687 Creditor # : 2 At T		H	2006-11-01				\$ 564.00
Account No: 7687 Representing: At T			ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090				
Account No: 4036 Creditor # : 3 Commonwealth Edison		H	2007-05-01				\$ 140.00
3 continuation sheets attached		1	(Use only on last page of the completed Schedule F. Report also on Summ	ary of S	Tota ched	al \$	\$ 1,268.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re_Brewer, Ashanti	, Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4036			NCO FIN/99				
Representing: Commonwealth Edison			PO BOX 41466 PHILADELPHIA PA 19101				
Account No:			2007				\$ 1,100.00
Creditor # : 4 GENESIS FINANCIAL SOLUTIONS 505 N. LaSalle Street Chicago IL 60610			juice loan				
Account No: 7667			2006				\$ 1,385.00
Creditor # : 5 HBLC c/o Jennifer McAllister 421 N .Northwest Hwy Barrington IL 60010			judgment				
Account No: 6460		H					\$ 426.00
Creditor # : 6 Jeffersncp 16 Mcleland Rd St Cloud MN 56303							
Account No: 6460		H	2002-12-01				\$ 426.00
Creditor # : 7 Jefferson Capital Syst 16 Mcleland Rd Saint Cloud MN 56303							
Account No: 1790			2007				\$ 1,060.00
Creditor # : 8 JRSI Inc. c/o Jennifer McAllister 421 N. Northwest Hwy Barrington IL 60010			judgment				
Sheet No. 1 of 3 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	ttached t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie	nmary of S	Tot	al \$ ules	\$ 4,397.00

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B6F (Official Form 6F) (12/07) - Cont.

In re Brewer, Ashanti	,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3251			2006-06-01				\$ 353.00
Creditor # : 9 National Credit Adjust 327 W 4th Ave Hutchinson KS 67501		11	2008-08-01				Ų 333.00
Account No: 631B		H	2007-07-01				\$ 359.00
Creditor # : 10 Peoples Gas			2007 07 01				,
Account No: 631B							
Representing:			HARRIS & HARRIS LTD				
Peoples Gas			600 W JACKSON BLVD STE 4 CHICAGO IL 60661				
Account No: 9973		H	2005-08-01				\$ 564.00
Creditor # : 11 Sbc Illinois							
Account No: 9973							
Representing: Sbc Illinois			ALLIED INTERSTATE INC 435 FORD RD STE 800 MINNEAPOLIS MN 55426				
Account No: 2737		H	2004-09-01				\$ 265.00
Creditor # : 12 Tcf National Bank Il							
	1	•		L		•	
Sheet No. 2 of 3 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	ttached t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Suand, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of So	Tota ched	al \$ ules	\$ 1,541.00

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B6F (Official Form 6F) (12/07) - Cont.

In re Brewer, Ashanti	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2737							
Representing: Tcf National Bank Il			AMERICAN COLLECTIONS 919 ESTES CT SCHAUMBURG IL 60193				
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 3 of 3 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	to Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot a	al \$ ules	\$ 0.00 \$ 7,206.00

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nre Brewer, Ashanti	/ Debtor	Case No.	
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Brewer, Ashanti	/ Debtor	Case No.	
		•	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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n re Brewer, Ashanti	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S): son son		AGE(S): 7 4		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	vocational trainer				
Name of Employer	Seguin services				
How Long Employed	4 1/2 years				
Address of Employer	3100 S. Central Cicero IL 60804				
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	1	DEBTOR	SP	OUSE
 Monthly gross wages, sa Estimate monthly overtir SUBTOTAL 	alary, and commissions (Prorate if not paid monthly) ne	\$ \$ \$	1,583.83 0.00 1,583.83	\$	0.00 0.00 0.00
LESS PAYROLL DEDUCTION a. Payroll taxes and so b. Insurance c. Union dues d. Other (Specify):		\$\$\$\$	162.50 13.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	175.50	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,408.33	•	0.00
Income from real proper Interest and dividends Alimony, maintenance dependents listed above	or support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00
11. Social security or gove (Specify):12. Pension or retirement i13. Other monthly income		\$ \$	0.00 0.00		0.00 0.00
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	1,408.33	\$	0.00
	E MONTHLY INCOME: (Combine column totals only one debtor repeat total reported on line 15)		\$ also on Summary of Soical Summary of Certain		applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re Brewer, Ashanti	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes 🗌 No 🛛		
2. Utilities: a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other cell phone	\$	100.00
Other	\$	0.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	*	50.00
6. Laundry and dry cleaning	\$	0.00
	\$	0.00
Medical and dental expenses Transportation (not including car payments)	ss	150.00
	1.	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions		0.00
	Ф	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	0.00
c. Health	_	0.00
d. Auto	\$	100.00
e. Other		0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ť	
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	œ.	0.00
15. Payments for support of additional dependents not living at your home	Ψ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Child Care	\$ \$	125.00
	\$	0.00
Other: Other:		0.00
	Ψ	
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	1,475.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	1,408.33
b. Average monthly expenses from Line 18 above	\$	1,475.00
c. Monthly net income (a. minus b.)	\$	(66.67)
		•

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Brewer, Ashanti		Case No.	
			Chapter:	7
		/Debtor(s)		
Attorne	ey For Debtor: MICHAEL R. RICHMOND			

LIST OF CREDITORS

		T		
#	CREDITOR	CLAIM AND SECURITY	CDSU	CLAIM AMOUNT
1	Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093			\$ 564.00
2	At T			\$ 564.00
3	Commonwealth Edison			\$ 140.00
4	GENESIS FINANCIAL SOLUTIONS 505 N. LaSalle Street Chicago, IL 60610	juice loan		\$ 1,100.00
5	HBLC c/o Jennifer McAllister 421 N .Northwest Hwy Barrington, IL 60010	judgment		\$ 1,385.00
6	Jeffersncp 16 Mcleland Rd St Cloud, MN 56303			\$ 426.00
7	Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303			\$ 426.00
8	JRSI Inc. c/o Jennifer McAllister 421 N. Northwest Hwy Barrington, IL 60010	judgment		\$ 1,060.00

West Group, Rochester, Ny.08-08408 Doc 1 Filed 04/08/08 Entered 04/08/08 07:51:08 Desc Main Document Page 31 of 43 LIST OF CREDITORS

	(Continuation Sheet)				
#	CREDITOR	CLAIM AND SECURITY	$\Box \emptyset \Box \bigcirc$	CLAIM AMOUNT	
9	National Credit Adjust 327 W 4th Ave Hutchinson, KS 67501			\$ 353.00	
10	Peoples Gas			\$ 359.00	
11	Sbc Illinois			\$ 564.00	
12	Tcf National Bank Il			\$ 265.00	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

,	Chapter 7
	/ Debtor
Attorney for Debtor: MICHAEL R. RICHMO	OND
VERIF	ICATION OF CREDITOR MATRIX
The above named Debtor(s) h	hereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Brewer, Ashanti
	Debtor

In re Brewer, Ashanti

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Aac Document Page 33 of 43 Po Box 2036 28405 Van Dyke Rd Warren, MI 48093

ALLIED INTERSTATE INC 435 FORD RD STE 800 MINNEAPOLIS, MN 55426

AMERICAN COLLECTIONS 919 ESTES CT SCHAUMBURG, IL 60193

ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090

At T

HBLC

Brewer, Ashanti 3849 W. 19th Street apt 3 Chicago, IL 60623

Commonwealth Edison

GENESIS FINANCIAL SOLUTIONS 505 N. LaSalle Street Chicago, IL 60610

HARRIS & HARRIS LTD 600 W JACKSON BLVD STE 4 CHICAGO, IL 60661

c/o Jennifer McAllister 421 N .Northwest Hwy

Barrington, IL 60010

Jeffersncp 16 Mcleland Rd St Cloud, MN 56303

Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303

JRSI Inc. c/o Jennifer McAllister 421 N. Northwest Hwy Barrington, IL 60010

MICHAEL R. RICHMOND 33 NORTH DEARBORN STREET SUITE 1600 CHICAGO, IL 60602

National Credit Adjust 327 W 4th Ave Hutchinson, KS 67501

Case 08-08408

PHILADELPHIA, PA 19101

Peoples Gas

Sbc Illinois

Tcf National Bank Il

FORM B8 (10/05) Case 08-08408 Doc 1 Filed 04/08/08 Entered 04/08/08 07:51:08 Desc Main Document Page 35 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re Brewer, Ashanti			Case No. Chapter 7			
			Debtor			
CHAPTER 7 IND	IVIDUAL DEBTOR'S	STATEME	NT OF II	NTENTIO)N	
☐ I have filed a schedule of assets and liabilities which	includes debts secured by prop	perty of the estate.				
I have filed a schedule of executory contracts and u	nexpired leases which includes	personal property	subject to an i	unexpired leas	e.	
☐ I intend to do the following with respect to the proper	rty of the estate which secures t	hose debts or is s	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
			Ţ			
	Signature of De	ebtor(s)				
Date:	Debtor: /s/ Brewer,	Ashanti				
Date:	Joint Debtor:					

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Document Page 36 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Brewer, Ashanti Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None Stat
active
gross

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5054.00 Last Year: \$19,599.00 Year before: \$20,013.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

(Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

05M1- 1781 JRSI v

collection

Circuit Court of

judgment

Brewer

None

Cook County, Illinois

HBLC v. Brewer 05M1-67667

collection

Circuit Court of

judgment

Cook County, Illinois

petition is filed, unless the spouses ar

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF

SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Name: JRSI Inc.

current

Description:wages

Address:c/o Jennifer McAllister

Value:

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

Payor: Brewer, Ashanti

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Date of Payment: \$450.00

Payee: Heller & Richmond

Address:

33 NORTH DEARBORN STREET

SUITE 1600

CHICAGO, IL 60602

10. Other transfers

None

None

 \boxtimes

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

AMOUNT OF MONEY OR

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11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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None	b. List the name and address of governmental unit to which the notice	=		notice to a governmental unit of a release	of Hazardous Material. Indicate the
None				s, under any Environmental Law, with respect e proceeding, and the docket number.	to which the debtor is or was a party.
None	businesses in which the debtor w self-employed in a trade, profession	ist the names, addresses, tax vas an officer, director, partne n, or other activity either full- o	er, or manag or part-time v	cation numbers, nature of the businesses, and ing executive of a corporation, partner in a within six years immediately preceding the contract immediately preceding the commencement of	partnership, sole proprietor, or was immencement of this case, or in which
				entification numbers, nature of the businesse more of the voting or equity securities, within	
				entification numbers, nature of the businesse more of the voting or equity securities within	
None	b. Identify any business listed in resp	onse to subdivision a., above, th	at is "single a	isset real estate" as defined in 11 U.S.C. § 101.	
[If com	oleted by an individual or individual	and spouse]			
	e under penalty of perjury that I have true and correct.	ve read the answers contained	d in the foreg	going statement of financial affairs and any a	attachments thereto and that
I	Date	Signature /s/ Bi	rewer,	Ashanti	
I	Date	Signature of Joint Debtor (if any)			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Brewer,	Ashanti		Case No.		
			Chapter	7	
		/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	(OTHER
A-Real Property	Yes	1	\$ 0.00			
B-Personal Property	Yes	3	\$ 3,491.00			
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00		
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00		
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 7,206.00		
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1			\$	1,408.33
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$	1,475.00
тот	AL	15	\$ 3,491.00	\$ 7,206.00		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re <i>Brewer,</i>	Ashanti		Case No.	
			Chapter	7
		/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,408.33
Average Expenses (from Schedule J, Line 18)	\$ 1,475.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,583.83

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 7,206.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 7,206.00

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In re Brewer, Ashanti	Case No.
Debtor	(if know

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read correct to the best of my knowledge, information a	the foregoing summary and schedules, consisting of and belief.	sheets, and that they are true and
Date:	Signature /s/ Brewer, Ashanti Brewer, Ashanti	
	Diewer, instance	
	[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.